



Inventor's Name: <b>Gerard J. Barry</b>	Date: <b>5 October 2009</b>
Serial Number: <b>10/520,996</b>	Group Art Unit: <b>3696</b>
Filed: <b>14 February 2005</b>	Examiner: <b>Anderson, John A.</b>
Title: <b>"Methods and Systems for Effecting Payment Card Transactions"</b>	Attorney Docket No: <b>2270-100</b> (formerly 05-002)

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

### AMENDMENT

Sir:

In response to the Office Action mailed 9 June 2009 please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** being on page 12 of this paper.